

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mikele D. Miller  
Debtor

Case No. 18-02765-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: pdf002

Page 1 of 4  
Total Noticed: 119

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db  
5079604 +Mikele D. Miller, 105 Weire Road, York, PA 17404-9638  
5079603 +AMERICAN EXPRESS, P.O. BOX 410, RAMSEY, NJ 07446-0410  
5079605 +AMERICAN EXPRESS, P.O. BOX 981537, EL PASO, TX 79998-1537  
5079606 +AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540  
5079610 +ASSET RECOVERY SOLUTIONS, 2200 E. DEVON AVE, STE 200, DES PLAINES, IL 60018-4501  
+CARFINANCE.COM, ATTN: BANKRUPTCY, 620 NEWPORT CENTER DR #1100,  
NEWPORT BEACH, CA 92660-8011  
5079611 +CHASE, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298  
5079613 +CHASE, BANKRUPTCY DEPT., P.O. BOX 15145, WILMINGTON, DE 19850-5145  
5079614 CHASE, PO BOX 15123, WILMINGTON, DE 19850-5123  
5079612 +CHASE, PO BOX 78420, PHOENIX, AZ 85062-8420  
5079615 +CITIFINANCIAL, ATTN: BANKRUPTCY, 605 MUNN DR, FORT MILL, SC 29715-8421  
5079618 +CITIFINANCIAL, 3401 HARTZDALE DRIVE, SUITE 126, CAMP HILL, PA 17011-7238  
5079624 +CITIFINANCIAL, 1000 CARLISLE STREET, HANOVER, PA 17331-1111  
5079620 +CITIFINANCIAL, 115 SOUTH GRACE STREET, ROCKY MOUNT, NC 27804-5602  
5079623 CITIFINANCIAL, PO BOX 70918, CHARLOTTE, NC 28272-0918  
5079616 +CITIFINANCIAL, ATTN: BANKRUPTCY, 605 MUNN DR, FORT MILL, SC 29715-8421  
5079619 CITIFINANCIAL, BANKRUPTCY DEPT., P O BOX 140489, IRVING, TX 75014-0489  
5079622 +CITIFINANCIAL, PO BOX 6931, THE LAKES, NV 88901-0001  
5079621 CITIFINANCIAL, P.O. BOX 6931, HENDERSON, NV 89016  
5079629 +CREDIT FIRST NA/FIRESTONE, PO BOX 81315, CLEVELAND, OH 44181-0315  
5079628 CREDIT FIRST NA/FIRESTONE, PO BOX 81307, BK 14, CLEVELAND, OH 44181-0307  
5079630 CREDIT FIRST NA/FIRESTONE, PO BOX 81083, CLEVELAND, OH 44181  
5079631 +CREDIT FIRST NATIONAL ASSOC., ATTN: BK CREDIT OPERATIONS, PO BOX 81315,  
CLEVELAND, OH 44181-0315  
5079632 CREDIT FIRST NATIONAL ASSOC., FIRESTONE, P.O. BOXN 81344, CLEVELAND, OH 44188-0344  
5079636 DISCOVER BANK, P. O. BOX 742655, CINCINNATI, OH 45274-2655  
5079643 DISCOVER CARD, PO BOX 742655, CINCINNATI, OH 45274-2655  
5079595 +E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132  
5079648 +FIRESTONE, CREDIT FIRST, NA, P.O. BOX 81344, CLEVELAND, OH 44188-0001  
5079649 +FIVE STAR BANK, ATTN: BANKRUPTCY, PO BOX 227, WARSAW, NY 14569-0227  
5079651 +FREEDOM MORTGAGE, PO BOX 89486, CLEVELAND, OH 44101-6486  
5079650 +FREEDOM MORTGAGE, 10500 KINCAID DRIVE, FISHERS, IN 46037-9764  
5079652 +FREEDOM MORTGAGE CORP, ATTN: BANKRUPTCY, PO BOX 489, MT LAUREL, NJ 08054-0489  
5079660 +M&T BANK, P.O. BOX 790408, SAINT LOUIS, MO 63179-0408  
5079670 +MARINER FINANCE, 2528 EASTERN BLVD., YORK, PA 17402-2902  
5079669 +MARINER FINANCE, P.O. BOX 35394, DUNDALK, MD 21222-7394  
5079668 +MARINER FINANCE, 8211 TOWN CENTER DR, NOTTINGHAM, MD 21236-5904  
5079671 +MARINER FINANCE LLC, PO BOX 44850, BALTIMORE, MD 21236-6850  
5079672 +MEMBER HSBC GROUP/BENEFICIAL, 1421 WEST SHURE DRIVE, SUITE 100,  
ARLINGTON HEIGHTS, IL 60004-7818  
5079673 +OCWEN LOAN SERVICING, P.O. BOX 24738, WEST PALM BEACH, FL 33416-4738  
5079674 +OCWEN LOAN SERVICING, PO BOX 24646, WEST PALM BEACH, FL 33416-4646  
5079676 OCWEN LOAN SERVICING LLC, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 24605,  
WEST PALM BEACH, FL 33416-4605  
5079678 +OCWEN LOAN SERVICING, LLC, P.O. BOX 785058, ORLANDO, FL 32878-5058  
5079679 OCWEN LOAN SERVICING, LLC, P.O. BOX 6440, CAROL STREAM, IL 60197-6440  
5079597 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061  
5079691 +PRESSLER, FELT & WARSHAW, L.L.P., 7 ENTIN ROAD, PARSIPPANY, NJ 07054-5020  
5079692 #+PRESSLER, FELT & WARSHAW, L.L.P., 508 PRUDENTIAL ROAD, SUITE 200 -B,  
HORSHAM, PA 19044-2309  
5079694 +QUICKEN LOANS, 662 WOODWARD AVENUE, DETROIT, MI 48226-3433  
5079695 +QUICKEN LOANS, PO BOX 442359, DETROIT, MI 48244-2359  
5079697 ROUNDPOINT MORTGAGE, PO BOX 19409, CHARLOTTE, NC 28219-9409  
5079698 +ROUNDPOINT MORTGAGE SERVICING CORP., 5016 PARKWAY PLAZA, SUITE 200,  
CHARLOTTE, NC 28217-1930  
5079700 +SAXON MORTGAGE, 1270 NORTHLAND DRIVE, SUITE 200, SAINT PAUL, MN 55120-1176  
5079699 SAXON MORTGAGE, P.O. BOX 792667, SAN ANTONIO, TX 78279  
5079701 +SAXON MORTGAGE SERVICE, 3701 REGENT BLVD, IRVING, TX 75063-2312  
5079702 +SAXON MORTGAGE SVS INC, 4708 MERCANTILE DR, FORT WORTH, TX 76137-3605  
5079596 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001  
5079711 +THE BUREAUS, 1717 CENTRAL STREET, EVANSTON, IL 60201-1507  
5079712 +THE BUREAUS INC, 650 DUNDEE RD, SUITE 370, NORTHBROOK, IL 60062-2757  
5079713 +ZALES CORPORATION, 901 W. WALNUT HILL LANE, IRVING, TX 75038-1001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5079599 +E-mail/Text: ally@ebn.phinsolutions.com May 13 2019 19:43:15 ALLY FINANCIAL,  
ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901  
5079602 E-mail/Text: ally@ebn.phinsolutions.com May 13 2019 19:43:15 ALLY FINANCIAL,  
P.O. BOX 380902, BLOOMINGTON, MN 55438-0902  
5079600 E-mail/Text: ally@ebn.phinsolutions.com May 13 2019 19:43:15 ALLY FINANCIAL,  
PO BOX 980901, MINNEAPOLIS, MN 55438  
5079601 +E-mail/Text: ally@ebn.phinsolutions.com May 13 2019 19:43:15 ALLY FINANCIAL,  
200 RENAISSANCE CTR, DETROIT, MI 48243-1300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5079607 +E-mail/Text: bk@avant.com May 13 2019 19:44:14 AVANT, 222 NORTH LASALLE STREET, SUITE 1700, CHICAGO, IL 60601-1101

5079608 +E-mail/Text: bk@avant.com May 13 2019 19:44:14 AVANT CREDIT, INC, ATTENTION BANKRUPTCY, PO BOX 9183380, CHICAGO, IL 60691-3380

5079609 +E-mail/Text: bankruptcy@bluefcu.com May 13 2019 19:43:16 BLUE FEDERAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3200, CHEYENNE, WY 82003-3200

5079625 +Fax: 717-843-2252 May 13 2019 20:35:14 CITIFINANCIAL, 2148 WHITE STREET, YORK, PA 17404-4955

5079617 +Fax: 717-843-2252 May 13 2019 20:35:14 CITIFINANCIAL, P O BOX 7311, YORK, PA 17404-0311

5079627 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 13 2019 19:43:36 COMENITY CAPITAL/ZALES, ATTN: BANKRUPTCY DEPT, PO BOX 18215, COLUMBUS, OH 43218

5079634 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER, PO BOX 71084, CHARLOTTE, NC 28272-1084

5079641 +E-mail/PDF: gecsedirecoverycorp.com May 13 2019 19:50:10 DISCOVER CARD, P.O. BOX 960024, ORLANDO, FL 32896-0024

5079642 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER CARD, P.O. BOX 6103, CAROL STREAM, IL 60197-6103

5079644 +E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025

5079633 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER, P.O. BOX 15316, WILMINGTON, DE 19850

5079635 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER BANK, PO BOX 30943, SALT LAKE CITY, UT 84130

5079637 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER BANK\*, 6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054

5079638 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER CARD, 12 READS WAY, NEW CASTLE, DE 19720

5079639 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER CARD, P.O. BOX 30943, SALT LAKE CITY, UT 84130

5079640 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER CARD, PO BOX 15251, WILMINGTON, DE 19886-5251

5079645 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER FINANCIAL, P.O. BOX 8003, HILLIARD, OH 43026

5079646 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER FINANCIAL SERVICES, P O BOX 30954, SALT LAKE CITY, UT 84130-0954

5079647 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 DISCOVER FINANCIAL SERVICES LLC\*, PO BOX 3025, NEW ALBANY, OH 43054-3025

5182210 E-mail/Text: mrdiscen@discover.com May 13 2019 19:43:15 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

5079653 E-mail/Text: bankruptcy.notices@hdfsl.com May 13 2019 19:44:17 HARLEY DAVIDSON, 8529 INOVATION WAY, CHICAGO, IL 60682-0085

5079654 +E-mail/Text: bankruptcy.notices@hdfsl.com May 13 2019 19:44:17 HARLEY DAVIDSON CREDIT, P.O. BOX 22048, 3850 ARROWHEAD DR, CARSON CITY, NV 89706-2016

5079655 +E-mail/Text: bankruptcy.notices@hdfsl.com May 13 2019 19:44:18 HARLEY DAVIDSON FINANCIAL, ATTENTION: BANKRUPTCY, PO BOX 22048, CARSON CITY, NV 89721-2048

5079598 E-mail/Text: cio.bncmail@irs.gov May 13 2019 19:43:23 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

5079656 +E-mail/Text: bk@lendingclub.com May 13 2019 19:44:10 LENDING CLUB CORP, 71 STEVENSON ST, SUITE 300, SAN FRANCISCO, CA 94105-2985

5079657 +E-mail/PDF: gecsedirecoverycorp.com May 13 2019 19:50:49 LOWES, PO BOX 960097, ORLANDO, FL 32896-0097

5079658 E-mail/PDF: gecsedirecoverycorp.com May 13 2019 19:50:30 LOWES/GECEB\*, ATTN: BANKRUPTCY DEPT., PO BOX 965060, ORLANDO, FL 32896-5060

5079659 E-mail/Text: camanagement@mtb.com May 13 2019 19:43:32 M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240

5079664 E-mail/Text: camanagement@mtb.com May 13 2019 19:43:32 M&T BANK, 1 FOUNTAIN PLAZA, FLOOR 4, BUFFALO, NY 14203

5079662 E-mail/Text: camanagement@mtb.com May 13 2019 19:43:32 M&T BANK, 1100 WEHRLE DRIVE, BUFFALO, NY 14221

5079661 E-mail/Text: camanagement@mtb.com May 13 2019 19:43:32 M&T BANK, 499 MITCHELL STREET, MILLSBORO, DE 19966

5079663 E-mail/Text: camanagement@mtb.com May 13 2019 19:43:32 M&T BANK, P.O. BOX 1288, BUFFALO, NY 14240

5079667 E-mail/Text: camanagement@mtb.com May 13 2019 19:43:32 M&T BANK, P.O. BOX 1302, BUFFALO, NY 14240-1302

5079665 E-mail/Text: camanagement@mtb.com May 13 2019 19:43:32 M&T BANK, PO BOX 767, BUFFALO, NY 14240

5079675 +Fax: 407-737-5634 May 13 2019 20:25:14 OCWEN LOAN SERVICING LLC\*, 1661 WORTHINGTON ROAD, SUITE 100, NORTH PALM BEACH, FL 33409-6493

5079677 +Fax: 407-737-5634 May 13 2019 20:25:14 OCWEN LOAN SERVICING, LLC, ATTN: RESEARCH/BANKRUPTCY, 1661 WORTHINGTON ROAD, SUITE 100, WEST PALM BEACH, FL 33409-6493

5079680 +E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:06 ONE MAIN FINANCIAL, 132 S. CENTERVILLE ROAD, LANCASTER, PA 17603-9732

5079681 +E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:47 ONE MAIN FINANCIAL, P.O. BOX 3327, EVANSVILLE, IN 47732-3327

5079682 E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:07 ONEMAIN CONSUMER LOAN, INC., PO BOX 64, EVANSVILLE, IN 47701-0064

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5079690	+E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:47	ONEMAIN FINANCIAL,
	6801 COLWELL BLVD., IRVING, TX 75039-3198	
5079686	+E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:07	ONEMAIN FINANCIAL,
	1000 CARLISLE STREET, SUITE 14B, HANOVER, PA 17331-1122	
5079683	+E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:47	ONEMAIN FINANCIAL,
	ATTN: BANKRUPTCY, PO BOX 3251, EVANSVILLE, IN 47731-3251	
5079685	E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:07	ONEMAIN FINANCIAL,
	PO BOX 183172, COLUMBUS, OH 43218-3172	
5079687	+E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:07	ONEMAIN FINANCIAL, PO BOX 70911,
	CHARLOTTE, NC 28272-0911	
5079684	+E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:06	ONEMAIN FINANCIAL,
	300 ST. PAUL PLACE, BALTIMORE, MD 21202-2120	
5079688	+E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:07	ONEMAIN FINANCIAL, PO BOX 1010,
	EVANSVILLE, IN 47706-1010	
5079689	+E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:07	ONEMAIN FINANCIAL,
	3401 HARTZDALE DRIVE, SUITE 126, CAMP HILL, PA 17011-7238	
5079693	+E-mail/Text: bankruptcy@prosper.com May 13 2019 19:44:12	PROSPER MARKETPLACE INC,
	PO BOX 396081, SAN FRANCISCO, CA 94139-6081	
5079696	+E-mail/Text: bankruptcyteam@quickenloans.com May 13 2019 19:44:07	QUICKEN LOANS,
	20555 VICTOR PARKWAY, LIVONIA, MI 48152-7031	
5079703	E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:27	SPRINGLEAF, PO BOX 742536,
	CINCINNATI, OH 45274-2536	
5079704	E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:47	SPRINGLEAF FINANCIAL SERVICE,
	489 EISENHOWER DR, HANOVER, PA 17331	
5079705	E-mail/PDF: cbp@onemainfinancial.com May 13 2019 19:50:47	SPRINGLEAF FINANCIAL SERVICES,
	PO BOX 3251, EVANSVILLE, IN 47731	
5079706	+E-mail/PDF: gecsed@recoverycorp.com May 13 2019 19:50:49	SYNCB/BRMART, ATTN: BANKRUPTCY,
	PO BOX 965060, ORLANDO, FL 32896-5060	
5079707	+E-mail/PDF: gecsed@recoverycorp.com May 13 2019 19:50:49	SYNCB/CARE CREDIT,
	ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060	
5079708	+E-mail/PDF: gecsed@recoverycorp.com May 13 2019 19:50:10	SYNCHRONY BANK/ JC PENNEYS,
	ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060	
5079709	+E-mail/PDF: gecsed@recoverycorp.com May 13 2019 19:50:10	SYNCHRONY BANK/LOWES,
	ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060	
5079710	+E-mail/PDF: gecsed@recoverycorp.com May 13 2019 19:50:30	SYNCHRONY BANK/SAMS,
	ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060	

TOTAL: 61

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5079666*	++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307	
	(address filed with court: M&T BANK, 475 CROSSPOINT PARKWAY, GETZVILLE, NY 14068)	
5079594*	+MIKELE D. MILLER, 105 WEIRE ROAD, YORK, PA 17404-9638	
5079626	##+CITIFINANCIAL, PO BOX 183172, COLUMBUS, OH 43218-3172	

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Anne K. Fiorenza on behalf of Asst. U.S. Trustee United States Trustee  
Anne.Fiorenza@usdoj.gov, ustpreregion03.ha.ecf@usdoj.gov  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Elizabeth Haley Rohrbaugh on behalf of Debtor 1 Mikele D. Miller hrohrbaugh@cgalaw.com,  
kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,jrosenau@cgalaw.com  
Gregory Benjamin Schiller on behalf of Asst. U.S. Trustee United States Trustee  
Gregory.B.Schiller@usdoj.gov, ustpreregion03.ha.ecf@usdoj.gov  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkggroup@kmlawgroup.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 6

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Mikele D. Miller

CHAPTER 13

CASE NO. 1 -bk- 18 - 02765



ORIGINAL PLAN



AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

0

Number of Motions to Avoid Liens

0

Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 4,920.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
05/2019	04/2024	\$82.00(60 mo)	\$0.00	\$82.00	\$4,920.00
				Total Payments:	4,920.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: (☒) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(☐) Debtor is over median income. Debtor estimates that a minimum of \$                      must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ \_\_\_\_\_. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*



No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*



Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS.****A. Pre-Confirmation Distributions. *Check one.***

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*



Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor.** *Check one.*

☐

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Freedom Mortgage Corp.	105 Weire Road York, PA 17404	8057
M&T Bank	2016 Dodge Ram 1500	0001
Blue Federal Credit Union	2013 Harley Davidson	0001



**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**



None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.



The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**



None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.



The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured claims for which a § 506 valuation is applicable.** *Check one.*

☒

None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

☐

Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

**F. Surrender of Collateral.** *Check one.*

☐

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒

The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Quicken Loans	540 McDowell Place, Elmira, NY 14904

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☒

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

☐ The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder			
Lien Description For judicial lien, include court and docket number.			
Description of the liened property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$  already paid by the Debtor, the amount of \$  in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$  per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*
  - ☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*
  - ☐ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including, certain Domestic Support Obligations**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**



None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.



The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*



To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*



The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1:	
Level 2:	
Level 3:	
Level 4:	
Level 5:	
Level 6:	
Level 7:	
Level 8:	

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:*

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

This Plan is based on disposable income found on Schedules I and J and the means test. Debtor will be surrendering all interest in property located at 540 McDowell Place, Elmira, New York. If Attorneys' fees are incurred, a fee application will be requested.

Dated: April 23, 2019

/s/ E. Haley Rorhbaugh

Attorney for Debtor

/s/ Mikele D. Miller

Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.